

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael V. Allison
Debtor

Case No. 20-01200-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jun 18, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db	+ Michael V. Allison, 3593 Armory Lane, York, PA 17408-8801
5318008	+ DRAYER PHYSICAL THERAPY INSTITUTE, 1805 LOUCKS RD SUITE 200, YORK, PA 17408-7903
5318014	OSS HEALTH, 1861 POWDER MILL ROAD, YORK, PA 17402-4723
5317998	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5342170	+ U.S. Bank National Association, on behalf of the, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5342171	U.S. Bank National Association, on behalf of the, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165, U.S. Bank National Association, on behal Serviced by Select Portfolio Servicing,
5342168	+ U.S. Bank, National Association, as Trustee for B, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5342169	+ U.S. Bank, National Association, as Trustee for B, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank, National Association, as Trus Serviced by Select Portfolio Servicing,
5318018	WELLSPAN HEALTH, P.O. BOX 742641, CINCINNATI, OH 45274-2641

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jun 18 2025 22:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 18 2025 18:39:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: RASEBN@raslg.com	Jun 18 2025 18:39:00	U.S. Bank National Association., Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
5318002	^ MEBN	Jun 18 2025 18:35:55	APOTHAKE SCIAN P.C., 520 FELLOWSHIP RD C306, P.O. BOX 5496, MOUNT LAUREL, NJ 08054-5496
5318003	+ EDI: BANKAMER	Jun 18 2025 22:41:00	BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
5318004	+ Email/Text: bankruptcy@cavps.com	Jun 18 2025 18:39:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2321
5318005	+ EDI: JPMORGANCHASE	Jun 18 2025 22:41:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850-5298
5318006	+ EDI: JPMORGANCHASE	Jun 18 2025 22:41:00	CHASE MORTGAGE, MAIL CODE: OH4-7302, PO BOX 24696, COLUMBUS, OH 43224-0696
5325862	Email/PDF: bncnotices@becket-lee.com	Jun 18 2025 18:43:55	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5320001	+ Email/Text: bankruptcy@cavps.com	Jun 18 2025 18:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5318007	EDI: DISCOVER		

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		Jun 18 2025 22:41:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 15316, WILMINGTON, DE 19850
5319802	EDI: DISCOVER	Jun 18 2025 22:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5317997	+ Email/Text: hrohrbaugh@cgalaw.com	Jun 18 2025 18:39:00	E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5318000	EDI: IRS.COM	Jun 18 2025 22:41:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5318010	+ EDI: CAPITALONE.COM	Jun 18 2025 22:41:00	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
5318011	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 18 2025 18:43:38	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
5323362	Email/PDF: resurgentbknotifications@resurgent.com	Jun 18 2025 18:43:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5318012	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 18 2025 18:39:00	MARCUS BY GOLDMAN SACHS, PO BOX 45400, SALT LAKE CITY, UT 84145-0400
5318013	+ Email/Text: unger@members1st.org	Jun 18 2025 18:39:00	MEMBERS 1ST FCU, ATTN: BANKRUPTCY, PO BOX 40, MECHANICSBURG, PA 17055-0040
5317999	+ EDI: PENNDEPTREV	Jun 18 2025 22:41:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5326325	EDI: PRA.COM	Jun 18 2025 22:41:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5318016	+ EDI: SYNC	Jun 18 2025 22:41:00	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5318017	+ EDI: SYNC	Jun 18 2025 22:41:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5318905	^ MEBN	Jun 18 2025 18:35:57	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5334010	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 18 2025 18:39:00	U.S. Bank National Association, et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5318001	+ Email/Text: kcm@yatb.com	Jun 18 2025 18:39:00	YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5318009		INSTRUMENT
5318015		STORAGE UNIT
5317996	*+	MICHAEL V. ALLISON, 3593 ARMORY LANE, YORK, PA 17408-8801
5340899	*	U.S. Bank, National Association, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
Bradley J Osborne	on behalf of Creditor U.S. Bank National Association on behalf of the registered Holders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2007-AC1 c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Michael V. Allison hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association, as Trustee for BEAR STEARNS MORTGAGE FUNDING TRUST 2006-SL6 MORTGAGE-BACKED CERTIFICATES, SERIES 2006-SL6 bkgroup@kmlawgroup.com
Karina Velter	on behalf of Creditor U.S. Bank National Association on behalf of the registered Holders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2007-AC1 c/o Select Portfolio Servicing, Inc. karina.velter@powerskirn.com, brausch@pincuslaw.com
Sarah K. McCaffery	on behalf of Creditor U.S. Bank National Association on behalf of the registered Holders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2007-AC1 c/o Select Portfolio Servicing, Inc. smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com
Sherri R Dicks	on behalf of Creditor U.S. Bank National Association on behalf of the registered Holders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2007-AC1 c/o Select Portfolio Servicing, Inc. sdicks@raslg.com
Thomas Song	on behalf of Creditor U.S. Bank National Association et.al. tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Michael V. Allison

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4939

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-01200-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael V. Allison

6/18/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.